



“TOOLS FOR SUCCESS” WEBINAR SERIES FOR ASSETS FOR INDEPENDENCE GRANTEES

Demonstrating Success: Strategies for Measuring and Communicating Program Impact

November 19, 2013



Connecting to Audio

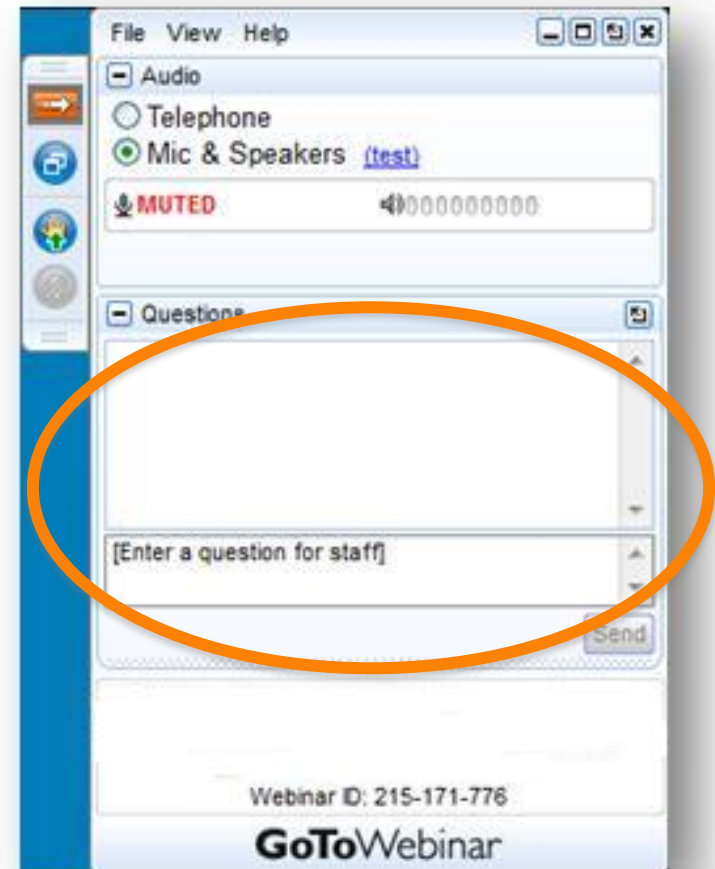
- Having trouble dialing in?
 - Just listen on your computer!
 - Connect your speakers or a headset to your computer.
- **Having technical difficulties? Contact tmurphy@cfed.org**

Housekeeping

- This webinar is being recorded.
- A transcript and link to the recording will be available a week or two after the webinar.
- The webinar will last for 1 hour.
- **Having technical difficulties? Contact tmurphy@cfed.org**

Housekeeping

- All webinar attendees are muted to ensure sound quality.
- Use the question box in your webinar Control Panel to ask questions at any time.



Not an AFI grantee yet?

- Assets for Independence (AFI), which is administered through the Office of Community Services (OCS) at the U.S. Department of Health and Human Services, provides federal funding to community-based nonprofits and government agencies for Individual Development Accounts (IDAs).
- To learn more about applying, visit www.idaresources.acf.hhs.gov
- Upcoming Orientation Session:

AFI Program Design

Thursday, November 21, 2:00 – 3:00 PM EST

Register at www.idaresources.acf.hhs.gov

Your Guest Speakers

Martha Wunderli

Utah IDA Network (UIDAN)

Statewide Director,

AAA Fair Credit Foundation



The Utah Individual Development Account Network (UIDAN) creates economic opportunities for low-income families to break the cycle of poverty and launch new cycles of prosperity for themselves, their families, and their community.

Your Guest Speakers

Jessica Junke

Oregon IDA Initiative
Program Manager,
Neighborhood Partnerships



The Oregon Individual Development Account (IDA) Initiative invests in the personal and financial growth of individuals to build strong communities throughout Oregon.

Your Moderator

Jimmy Crowell

AFI Resource Center



The AFI Resource Center provides training and technical assistance to AFI grantees, their project partners, and other organizations that are providing asset building services across the nation.

Objectives of the Session

- Describe key impact measures for IDA programs
- Identify different strategies for demonstrating program impacts through both low-cost, limited data collection and more extensive program evaluations
- Discuss how program performance measures can be effectively communicated to various stakeholders

Why is it important to track outcomes and demonstrate impact?



Increased
confidence

Buy-in from
various
stakeholders

Sustainability

Strategies for demonstrating impact

- Low-cost, less resource-intensive
 - Participant stories
 - Community data
 - AFI data reporting
- High-touch, resource-intensive
 - Pre/post surveys
 - Third-party, independent evaluators

Utah IDA Network



Utah IDA Network

- The Utah IDA Network (UIDAN) began at Utah Issues Center for Poverty Research and Action in October 2004.
- The use of IDAs as an anti-poverty strategy was presented at a Roundtable at the Federal Reserve Bank in Salt Lake City in the early 2000's.
- UIDAN's roots in the financial sector created a need to demonstrate *return on investment data* in business terms.

Early outcome measures

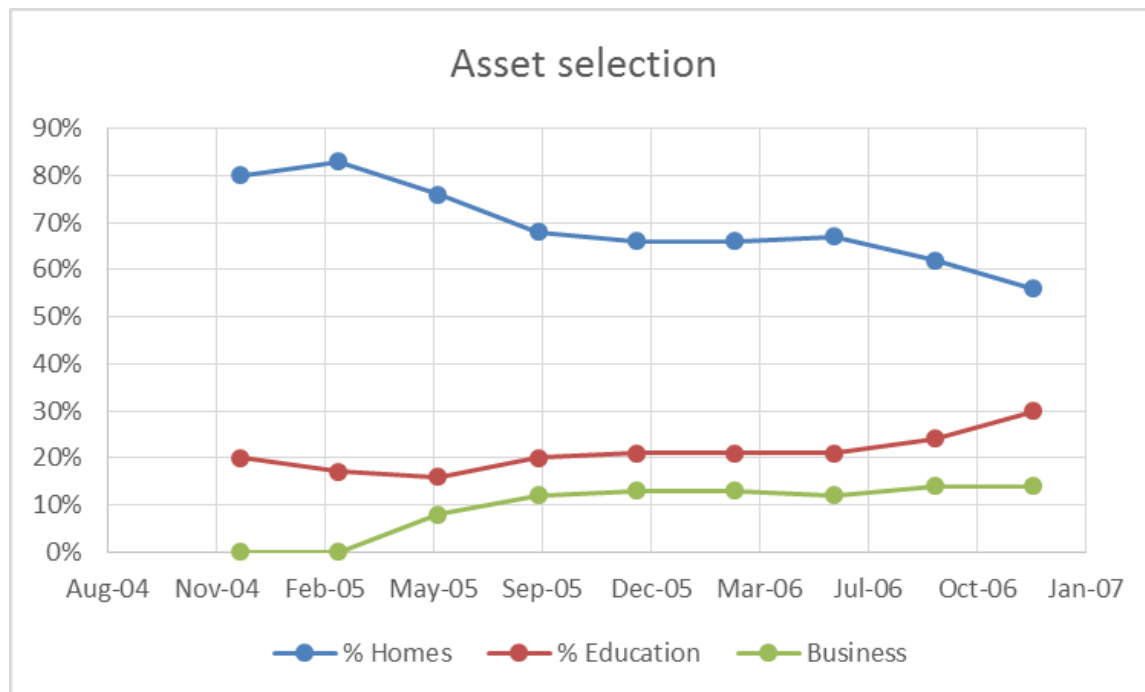
- Dissemination of information about IDAs.
 - # Economic Development forums for professionals scheduled.
 - # Orientation meetings scheduled for target population.
 - Number of people attending.
 - Number of counties/towns covered. (map created for a visual)
- Financial education scheduled.
 - Numbers attending.
 - Numbers of people who applied to the IDA program.
 - Number of referrals to other asset-building resources.
 - Pre and post tests based on a Likert scale showed progress.

Showing quick results

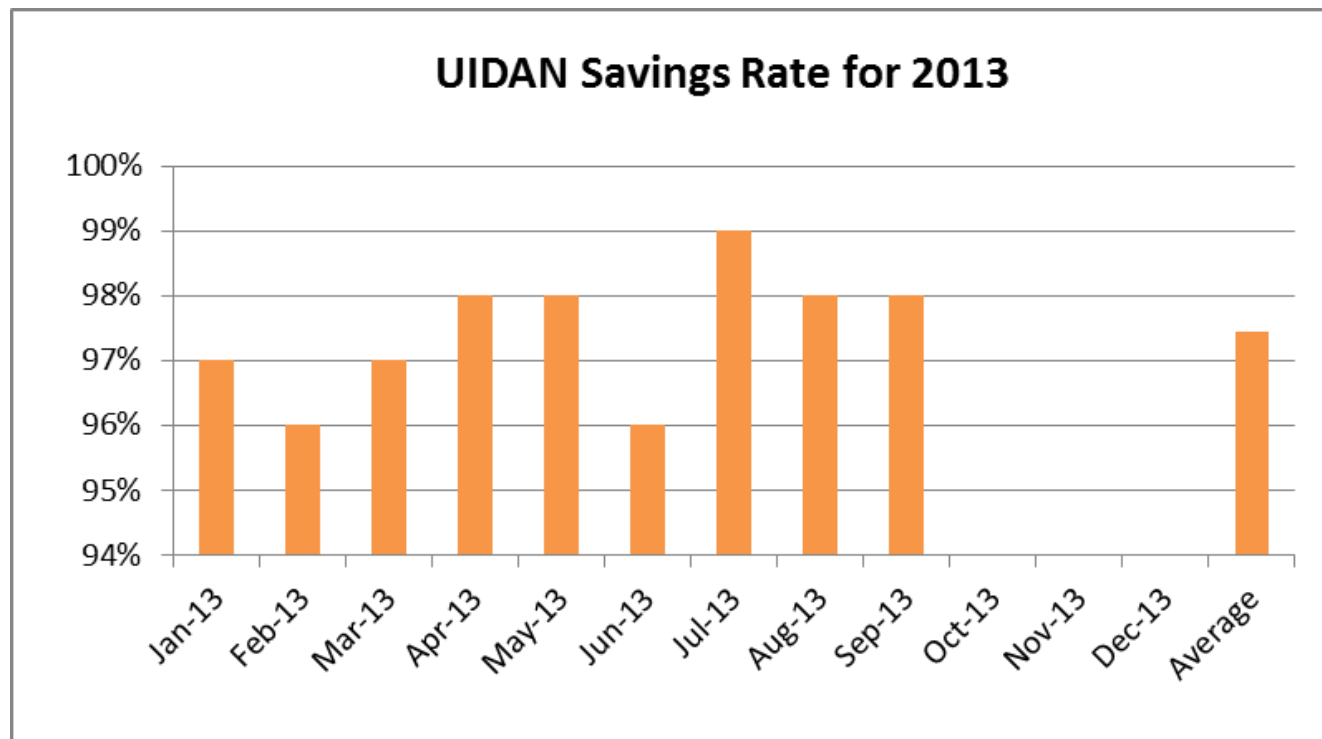
Pre-Post Test Comparisons (N = 13)	Statistically significant difference at p = .05
1) I have a good idea where I spend my money each month.	
2) I understand the information on my credit report.	
3) I know how my emotions affect the way I spend my money.	
4) I don't know what I should do to better manage my finances.	
5) I am able to create a monthly budget for my family.	✓
6) I feel confident that I can teach my children to manage money.	✓
7) I feel confident that I can manage my own finances and resources.	
8) I don't know how to make sure my bills are paid on time.	
9) I can set financial goals for me and my family.	
10) I know the difference between what I want and what I need.	
11) As my children grow, it is important to teach them how to budget money.	
12) I don't know how to make sure my credit report is accurate.	✓
13) I can budget for bills that I don't have to pay regularly.	✓
14) I don't know how to budget for emergencies.	✓
15) In addition to what I already know, I could still use information to help answer financial questions.	

Financial goal setting

Define intended goals of early participants to show future return on investment.



Savings compliance rate demonstrates a commitment to the future goal.



Qualitative results - need release of information!

- Save letters, emails and quotes in electronic format.
- We use Vistashare Outcome Tracker to track stories
 - Legislative district.
 - Asset type.
 - Zip code. (MSA for bankers)
 - Demographics.
 - AMI as well as federal poverty level.
- Incorporate the qualitative information in presentation to funders and future participants.

“I know that my background and circumstances may influence who I am now but I can decide who I become”



Stay in touch with your graduates

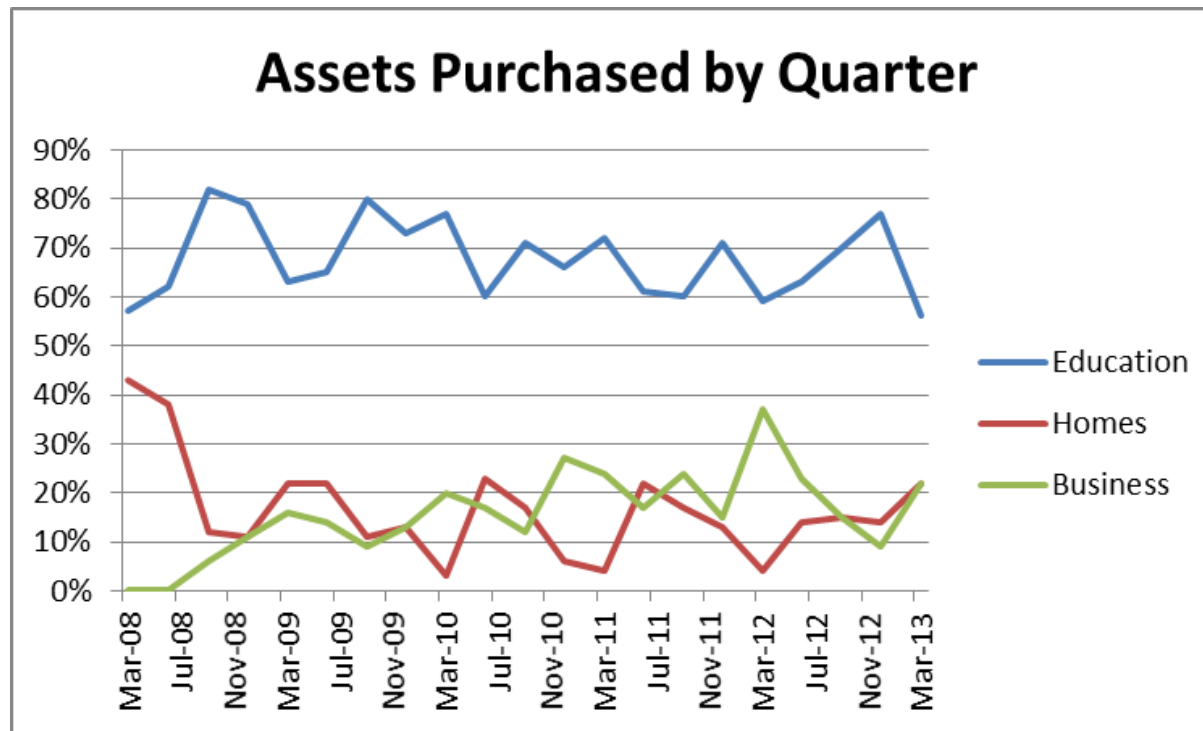
Karen R shown on the previous slide:

- Finished an undergraduate and graduate degree.
- Works as a supervisor at a Social Service Agency.
- Is buying her first home.

Contact graduates and current participants for letters of support.

Longer term stats for more seasoned programs

- Aggregated data.



Data that shows results — for example

- History of mortgage interest rates by date.
- Banks who hold mortgages for economic return.
- People transitioning out of subsidized housing to home ownership.
- Careers secured as a result of education. (Available from UHEAA)
- Small business started and people hired as a result of a new or expanded business.

IDA Graduates



Oregon IDA Initiative



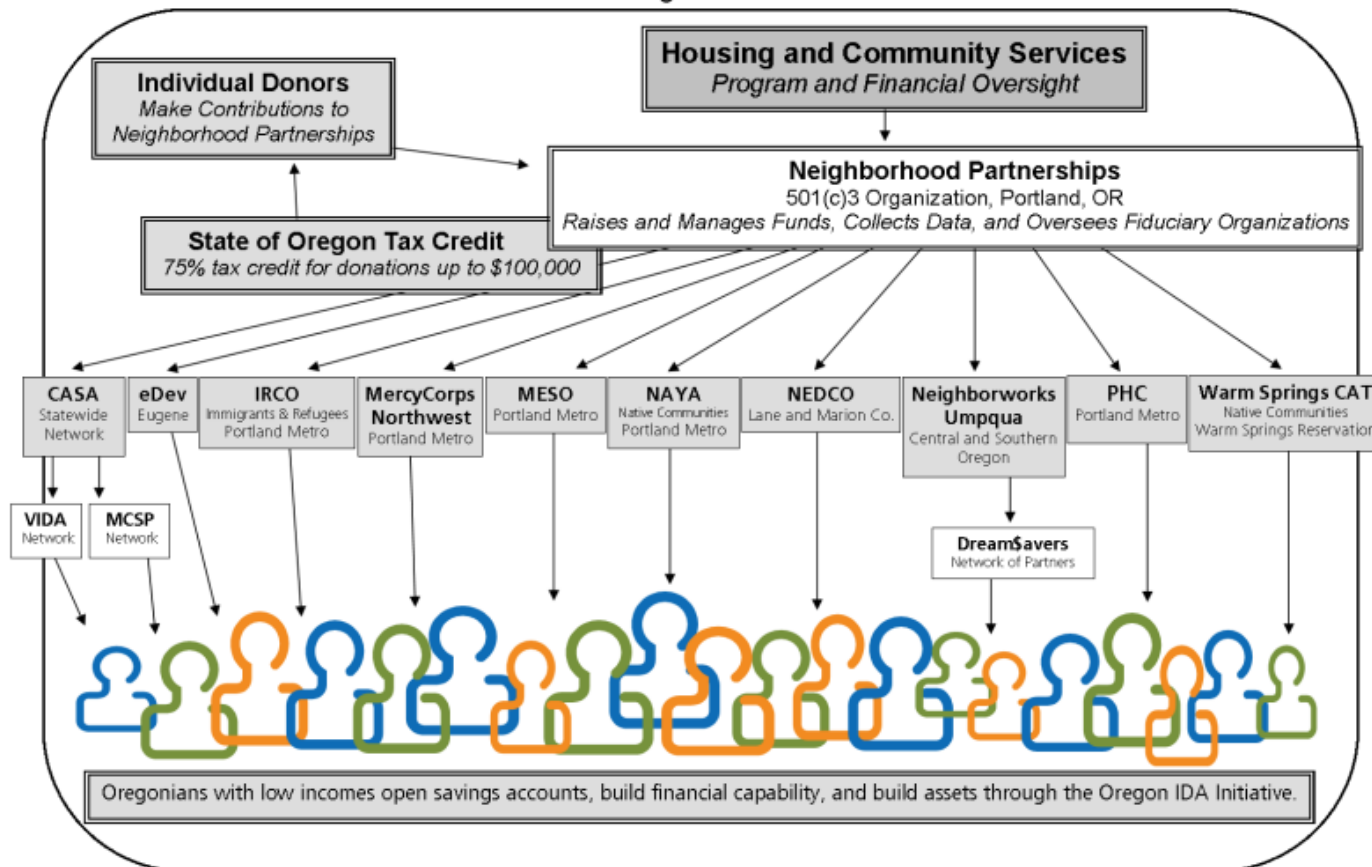
Oregon IDA Initiative



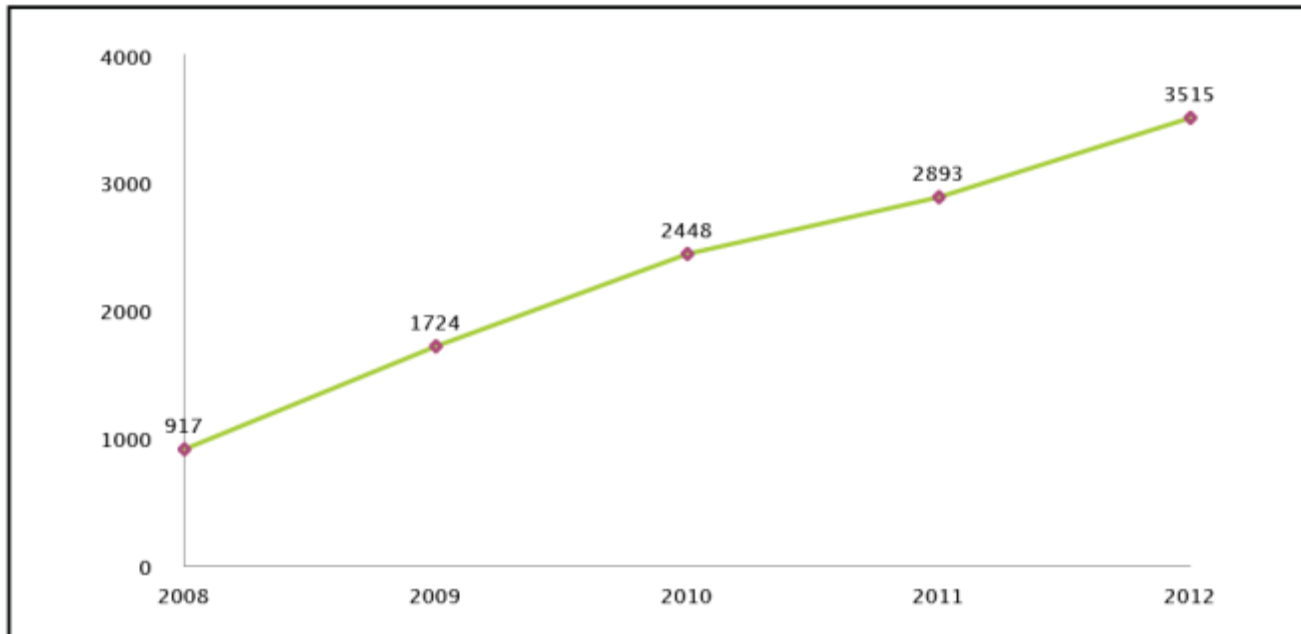
- Created in 1999 by Oregon State Legislature
- 2001-2005
 - Partners develop networks, operating procedures, and relationships to support expansion
- 2007
 - Begin serving youth 12 years and older and add new asset categories
- 2008-present
 - Rapid growth with IDAs serving majority of state.
 - Increasing efforts to offer IDAs to diverse and underserved communities.
 - Evaluation results point to immediate and long-term benefits.

Oregon Individual Development Account (IDA) Initiative

Initiative-wide Organizational Flowchart



*Figure 1. Number of Active IDA Participants by Year
2008-2012.*



- Growth of Initiative
- Why pursue independent evaluation?

Regional Research Institute (RRI), Portland State University (PSU)



- Working with PSU since 2007
- Evaluation of other programs at NP
- Other relationships with university



PSU's Evaluation - Process and Components

- Outcome Tracker by VistaShare
- Surveys – (Graduate, Non-Completers, 12-month follow -up)
 - Contacting former IDA participants
 - Response Incentives
- Quarterly Data “Clean Up” Process
- PSU conversations with IDA providers and participants
- PSU Evaluation’s ongoing participation at Initiative events

Exit Survey of Oregon IDA Initiative Participants

What is this survey? The Oregon Individual Development Account (IDA) Initiative is funded by the Oregon State Legislature through a state tax credit and managed by Neighborhood Partnerships (NP). NP and the state legislature are interested in how programs like this one can benefit people and communities. They are also interested in your satisfaction with the program and any suggestions you might have. Portland State University (PSU) is conducting this evaluation for NP. We are asking you to complete this survey when you leave the program and will send you another one about 12 months from now.

Who will see my answers? The survey is confidential. Only the researchers at PSU will see your individual answers. A report of combined survey results will be provided to IDA Initiative program staff to assist in program planning.

What will happen to the completed survey? When you are done with the survey, put it in the envelope provided and seal the envelope. IDA Initiative staff will send the sealed envelopes to our research office at Portland State University. You may also mail the survey to the Sara Jade Webb, PSU/RRR, P.O. Box 751, Portland, OR 97207.

If you have any questions about this survey, please contact: Sara Jade Webb, Portland State University, (503) 725-9610, sjwebb@psu.edu.

If you have questions about your rights as a research participant or experience problems as a result of your participation in this study, please contact: Human Subjects Research Review Committee, Research & Sponsored Projects, 111 Cramer Hall, Portland State University, (503) 725-4288 or 1-877-480-4400 (toll free).

A. BACKGROUND

1. What IDA Initiative program(s) did you participate in?

- | | |
|---|---|
| <input type="checkbox"/> Portland Housing Center ₁ | <input type="checkbox"/> NeighborImpact ₁ |
| <input type="checkbox"/> Umpqua CDC DreamSavers ₂ | <input type="checkbox"/> Warm Springs CAT ₃ |
| <input type="checkbox"/> VIDA (Valley Individual Development Accounts), CASA ₃ | <input type="checkbox"/> MESA (Matched Education Savings Accounts) ₁ |
| <input type="checkbox"/> Mercy Corps Northwest ₄ | <input type="checkbox"/> Other(s): _____ (IDEBC) |
| <input type="checkbox"/> EDevLane MicroBusiness ₅ | <input type="checkbox"/> NEDCO ₁₁ |
| <input type="checkbox"/> NAYA Family Centers ₆ | <input type="checkbox"/> IRCO ₁₂ |

2. Was this the first time you enrolled in the IDA Initiative? ☐ Yes₁ ☐ No₁

3. What was your asset goal when you enrolled in the IDA Initiative?

- ☐ I wanted to buy a home₁
- ☐ I wanted to get more education₂ (Check one goal: ☐ Voc/Tech Certificate₃ ☐ College Courses (No degree)₄ ☐ Associate's Degree₅ ☐ Bachelor's Degree₆ ☐ Other(s): _____ (IDEBC))
- ☐ I wanted to start or expand a small business₇
- ☐ I wanted adaptive technology/equipment to allow me to work₈
- ☐ I wanted to rehab/repair my homes₉
- ☐ Other(s): _____ (IDEBC)

4. What was the amount of your savings goal? \$ _____ (personal goal) + \$ _____ (match) = \$ _____ Total

5. When did you leave the IDA Initiative? _____ Month / Year

6. How long were you in the program?

- | | |
|--|---|
| <input type="checkbox"/> Less than 3 months ₁ | <input type="checkbox"/> One-three years ₄ |
| <input type="checkbox"/> 3 - 6 months ₂ | <input type="checkbox"/> More than three years ₅ |
| <input type="checkbox"/> 7 months - 1 year ₃ | |

7. Did you receive matching funds when you left the program? ☐ Yes₁ ☐ No₁

7a. If no, why not?

- | | |
|---|--|
| <input type="checkbox"/> Voluntarily withdrew ₁ | <input type="checkbox"/> Family crisis or other emergency ₄ (Describe: _____) (IDEBC) |
| <input type="checkbox"/> Moved out of state/area ₂ | <input type="checkbox"/> Could not meet other program requirements ₅ |
| <input type="checkbox"/> Unable to make deposits ₃ | <input type="checkbox"/> Other(s): _____ (IDEBC) |

7b. Comments: _____



8. How much were you able to deposit to your IDA while you were in the program?
\$ _____ (average monthly amount) \$ _____ (total amount)

9. When you left the program, had you met the asset goal you set for yourself? ☐ Yes ☐ No

B. CHANGES IN YOUR FINANCES SINCE ENROLLING IN THE IDA INITIATIVE.

1. Since enrolling in the IDA Initiative, have your debts... (excluding your IDA asset)? *Circle one:*
Increased a lot₁ Increased a little₁ Stayed about the same₁ Decreased a little₂ Decreased a lot₂

a. If your debts have increased, why?

- ☐ Loans related to IDA goal;
☐ Other expenses related to IDA goal (Describe: _____) _{Justify}
☐ Others: (Describe: _____) _{Justify}

2. Since enrolling in the IDA Initiative, what has happened to your household income? *Circle one:*
Increased a lot₁ Increased a little₁ Stayed about the same₁ Decreased a little₂ Decreased a lot₂

3. How did/do you feel about your financial situation....

a. In the 12 months before starting the IDA Initiative?

Very Dissatisfied₁ Somewhat Dissatisfied₂ Somewhat Satisfied₃ Very Satisfied₄

b. At the present time?

Very Dissatisfied₁ Somewhat Dissatisfied₂ Somewhat Satisfied₃ Very Satisfied₄

4a. In the 12 months before starting the IDA Initiative, I was able to...:

Never Sometimes Usually Always

1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4

- a. Pay my bills on time
b. Pay my rent or mortgage
c. Buy food
d. Pay for transportation (bus tickets, gas)
e. Pay for medicine and health care needs
f. Make regular deposits into a savings account
g. Reduce my overall household debt

4b. At the present time, I am able to...:

Never Sometimes Usually Always

1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4

5a. In the 12 months before starting the IDA Initiative, how often did you...?:

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

5b. At the present time, how often do you...?:

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

Never₁ Rarely₂ Often₃

6a. In the 12 months before starting the IDA Initiative, did you...?:

No₁ Yes₂

No₁ Yes₂

No₁ Yes₂

No₁ Yes₂

No₁ Yes₂

No₁ Yes₂

No₁ Yes₂

No₁ Yes₂

a. Claim the Earned Income Tax Credit?

b. Use a Rapid Tax refund/Tax Refund Anticipation Loan?

6b. At the present time, do you plan to...?:

No₁ Yes₂

No₁ Yes₂

No₁ Yes₂

No₁ Yes₂

No₁ Yes₂

No₁ Yes₂

No₁ Yes₂

No₁ Yes₂

Products of PSU Evaluation

- Semi-annual reports to each Initiative Partner
- Ongoing source of data reporting and evaluation
- Information on individual supplemental grantee's innovative projects
- Annual published report
 - (<http://www.oregonidainitiative.org/impact-policy/evaluation/>)

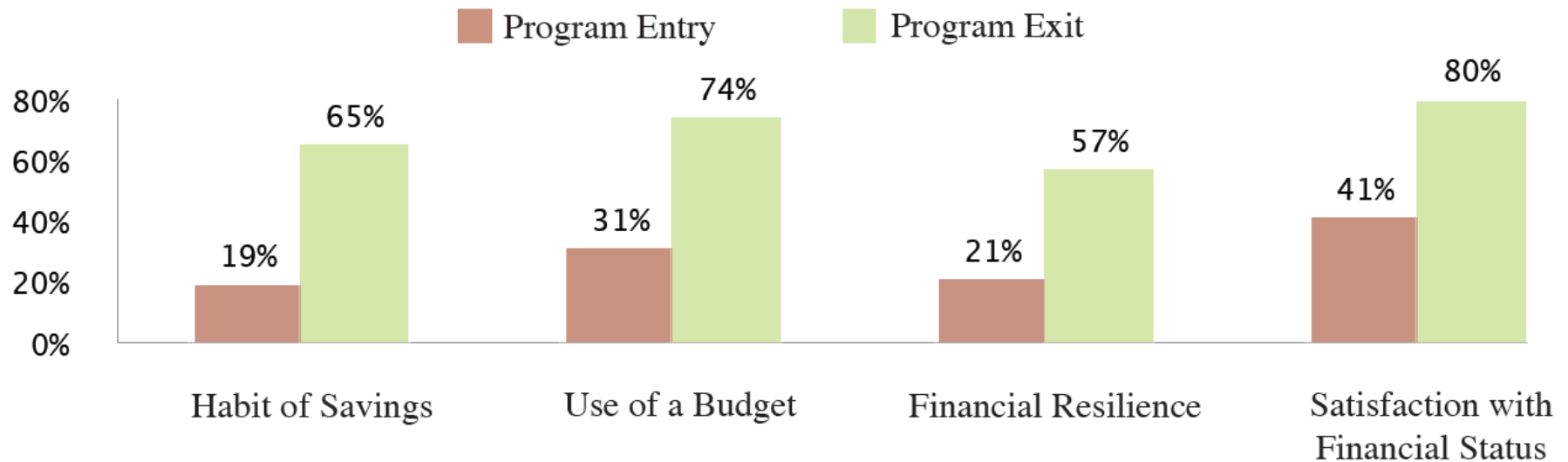
Results of PSU Evaluation

Ability to:

- Ensure integrity of program
- Show short and long term impacts
- Point to larger ripple effects in community
- Support our partners across the state in documenting successes
- Increase confidence and investment from partners, donors, and policy-makers

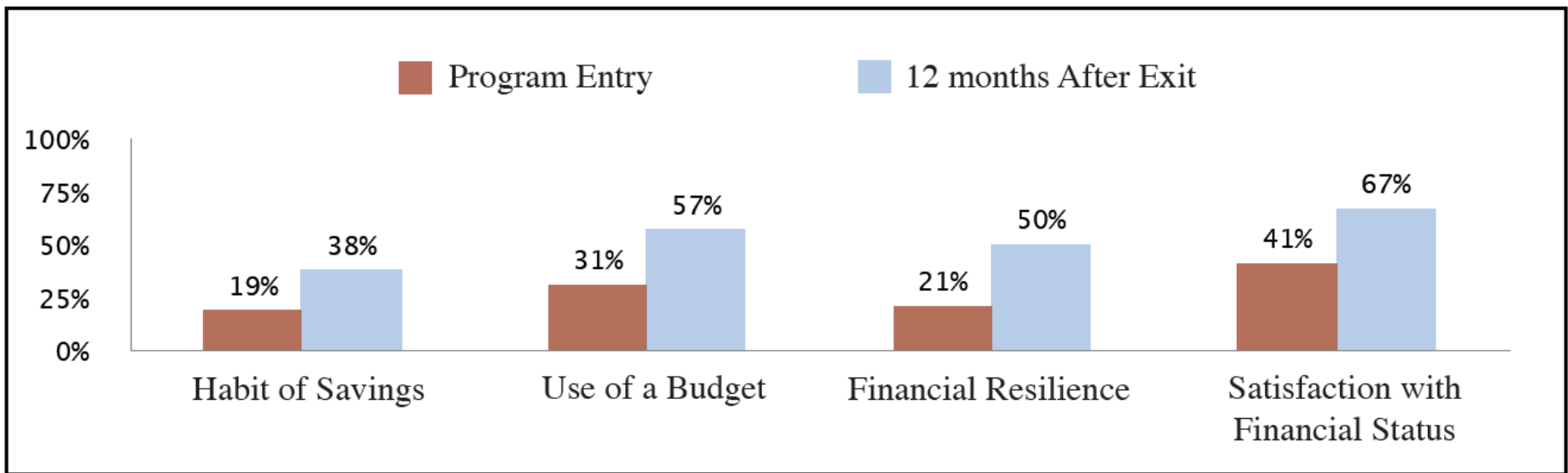
Results of PSU Evaluation

Figure 4. IDA Graduates Financial Wellbeing Over Time - Entry to Exit.



Results of PSU Evaluation

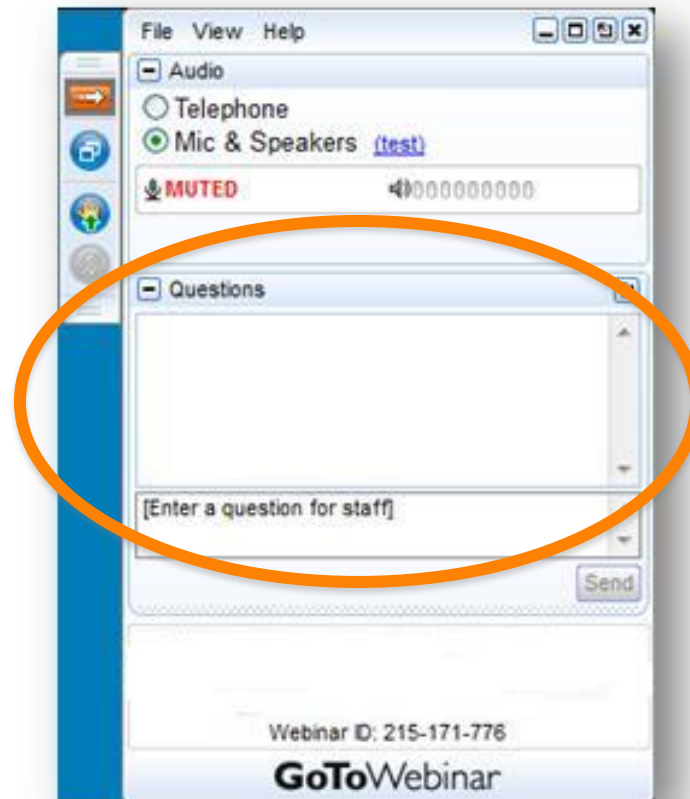
*Figure 5. IDA Graduates Financial Wellbeing Over Time
Entry to 12 Months After Exit.*



Looking forward...



Questions?



Contact Information

For general questions about the AFI program,
visit www.idaresources.acf.hhs.gov.

- **Jimmy Crowell**
AFI Resource Center
jimmy.crowell@idaresources.org
- **Martha Wunderli**
AAA Fair Credit Foundation
martha@faircredit.org
- **Jessica Junke**
Neighborhood Partnerships
jjunke@neighborhoodpartnerships.org

Thank you!

Assets for Independence Resource Center

- AFI Resource Center:
 - 1-866-778-6037
 - info@idaresources.org
 - www.idaresources.acf.hhs.gov
- AFI Program Website:
 - www.acf.hhs.gov/assetbuilding